



Order Filed on October 7, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

RUSSELL LOW, ESQ. RLL-4745
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Attorneys for Debtor

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13

Irving Malatzky & Esperanza Franco : CASE NO. 17-30905

Debtor : The Honorable Rosemary Gambardella

**ORDER FOR AUTHORITY TO ENTER INTO A
MORTGAGE LOAN MODIFICATION**

The relief set forth on the following pages numbered (2) through page (2) is hereby

ORDERED.

DATED: October 7, 2019

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Page 2

Debtors: **Irving Malatzky & Esperanza Franco**
Case No.: 17-30905-RG
Caption: **ORDER FOR AUTHORITY TO ENTER INTO A
MORTGAGE LOAN MODIFICATION**

THIS MATTER being brought before the Court by Russell L. Low, Esq., attorney for Debtor, **Irving Malatzky & Esperanza Franco**, upon the Notice of Motion for Authority to Enter into a Mortgage Loan Modification as to real property located at 544-546 Colfax Avenue Scranton PA 18510.

IT IS ORDERED that all arrears are to be rolled into the mortgage modification and therefore the Trustee should make no further disbursements on the arrears claim as filed.

IT IS ORDERED that the creditor shall modify its claim in accordance with the terms of the modification within 90 days of the entry of this Order.

IT IS ORDERED that the debtor shall file a Modified Plan and Amended Schedules I and J within 21 days of the entry of this Order.

IT IS FURTHER ORDERED and, it appearing that notice of said Motion was properly served upon all parties concerned and this Court, having considered the representation of the Russell L. Low, Esq., attorney for the Debtor, and attorney for secured creditor Specialized Loan Servicing LLC appearing and for good cause having been shown;

ORDERED AND ADJUDGED AND DECREED that the Debtor's Motion for Authority to Enter into a Mortgage Loan Modification on the mortgaged property as set forth in the Loan Modification Agreement attached as an Exhibit to the Motion is hereby granted.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Irving A Malatzky
Esperanza Franco-Ortiz
Debtors

Case No. 17-30905-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2019.
db/jdb +Irving A Malatzky, Esperanza Franco-Ortiz, 115 Sussex Road, Bergenfield, NJ 07621-4030

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlab@LOGS.com,
njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor Specialized Loan Servicing, LLC
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jill Manzo on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bankruptcy@feinsuch.com
Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low on behalf of Joint Debtor Esperanza Franco-Ortiz rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Debtor Irving A Malatzky rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7